Volume 10

A Newsletter for Seniors and Their Families

Spring 2003

Commission on Aging and Retirement Education



The Mayor's Corner

Martin O'Malley, Mayor

Spring has arrived but it was just two months ago that Baltimore experienced a record snowstorm that closed many businesses and forced many of us indoors.

During the week of February 17th, my office was able to contact 2,500 senior citizens during the snowstorm to address any special needs. As a result, 1,250 meals were delivered to seniors, as well as medication, and transportation was provided. Many seniors and their families took the time to write, call, and send e-mails to show their appreciation.

Last month, CARE, in conjunction with this office, held a *Snow Response Appreciation Event* at the Waxter Senior center to thank all of the city agencies and private businesses that worked together to reach out to Baltimore's senior citizens during the historic snow storm in February. Many seniors came out and showed their appreciation publicly. A great time was had by all.

The occasion allowed me the opportunity to formally introduce our new Executive Director, John P. Stewart, to the CARE family. He is motivated and committed to taking CARE to a new level of advocacy for City senior citizens. I'd

like to acknowledge and thank Mrs. Lisa Veale for her hard work and dedication to the agency.

Finally, I'd like to thank everyone who helped in our outreach efforts during the snowstorm. As Baltimore moves forward, we have to more forward together, seniors and youths, businesses and neighborhoods. Only Baltimore can change Baltimore.

30th Anniversary Gala

Join

Executive Director John P. Stewart and the CARE Commissioners as they celebrate 30 years of service to Baltimore City senior citizens.

Thursday, May 15, 2003 Radisson Plaza Lord Baltimore Hotel 6:00 p.m. – 10:00 p.m.

Tickets are \$40.00.

Contact Belinda Merritt, **410-396-4932** for more information.

Your partner for the years to come!



Message from the Director

John P. Stewart

As the newly appointed Executive Director 0f the Commission on Aging and Retirement Education (CARE) I look forward to positive change and opportunities. I have a vision to make *CARE* a model program for the city and the entire country, and to make Baltimore the most senior friendly city in America.

Leadership and Teamwork are the keys to achieving goals and making that vision a reality. CARE remains committed to meeting the needs and advocating for Baltimore's senior population. My twenty years of management and leadership experience in state and federal government will add direction, strength, and energy to the team. Our goal is to provide prompt, efficient, and comprehensive services to all senior citizens in Baltimore City.

CARE has the commitment and support of Mayor O'Malley and his entire administration as we strive to move to a new level of customer service, build a model program and make Baltimore even more senior friendly by *Helping* seniors live better One day at a time.

I would like to acknowledge and thank Lisa Veale for her hard work and dedication while serving as Acting Director for CARE. She will share in the responsibilities of leadership as the Deputy Director as we move forward.

This issue of *The SAGE PAGE* features articles by the National Council on Aging Benefits Check-Up, Kinship care, and senior programs at the Enoch Pratt Library,

Editors Corner

Belinda Merritt

By now, we all have experienced several new beginnings in our lives. I experienced a new beginning last summer when I joined the CARE family as the Public Information Officer. I enjoy having the opportunity to promote the agency and meet challenging deadlines; this keeps my adrenalin flowing. This also describes publication of the Sage Page which has been a labor of love for me.

I mentioned earlier new beginnings, and the Sage Page will be included in the category of things at CARE that a have a new beginning. Some of you may say CARE's newsletter is already promoting the agency and providing information. And I agree, but there is always room for improvement. Please feel free to contact me with your ideas and suggestions for the improved newsletter. All submittals will be taken into consideration.

CARE thanks you for your support and invites you to embrace our new beginning as we strive to keep seniors and our readers informed of services, resources, and opportunities that exist to make Baltimore the most senior-friendly city in America.

Send all suggestions to:

Sage Page Editor
10 North Calvert Street Suite 300
Baltimore, MD 21202
Or email: belinda.merritt@baltimorecity.gov

Thank You, Audrey!

CARE recently honored dedicated employee Mrs. Audrey Flood, during a retirement brunch. Mrs. Flood retired after twelve years of service for the



Commission on Aging and Retirement Education. She primarily worked in the Taxi Voucher later referred as the Taxi Card program. Mrs. Flood enjoys being with people and developing relationships.

Mrs. Flood plans to spend more time with her six grandchildren. "Work is not on my agenda;" she says with a smile. She will use her work experience to assist seniors during her retirement.

Shedding Light on Kinship Caregiving

Felicia French

There was a time when grandparents did not have the responsibility of raising grandchildren. Times have really changed according to Claudia Dock, one of many who are now finding themselves caring for grandchildren in a trend called kinship care. Ms. Dock was caring for her granddaughter, as many do in the city of Baltimore, before this phenomenon was ever on the radar screen of social services and government agencies.

Today, there are more than 3,000 households that are engaged in kinship care. These increases have been prompted by changes in the foster care system. In 1995, the General Assembly required children taken out of their homes to be placed with relatives, where possible. This is for a more formalized arrangement, but most grandparents do not want to relinquish control of their kin to the system in order to gain additional benefits. Currently, a foster parent can receive as much as \$600 a child with additional benefits, whereas a grandparent

caring for a child in a kinship care arrangement may receive \$177 per month plus medical assistance.

Claudia Dock says, "My daughter got involved with drugs and felt that I was the best person to care for her daughter. I thought she would only be gone a few months when she entered rehab, but that journey took 10 years." Drugs and violence are common occurrences, which bring grandchildren unexpectedly into the homes.

School enrollment, health insurance, and custody/ guardianship issues are some of the concerns that arise in these arrangements, particularly in the African American community. Services tend to be hard to access and when grandparents do not have advocates or knowledge, it becomes almost impossible to gain what is needed.

Grandparents are the largest group of kinship caregivers, followed by aunts and uncles. Over the last 33 years, the number of grandchildren in their grandparent's care has risen to almost 80 percent.

Coupled with the reasons of why these provisions for kinship care arise such as poverty, physical abuse, neglect, the task for the kinship caregiver can become insurmountable.

"I am lucky because I had only one grandchild to take care of," states Claudia, "but I know grandmothers who are caring for as many as seventeen children. My plans to attend Morgan State to become a social worker had to be put on hold and my social life was next to non-existent."

Kinship caregivers tend to put their health and well being on the back burner. It is imperative that social

and legal systems catch up to this growing trend. Raising young children, can be especially taxing for a grandparent age 60 years and older. Living on a fixed income and preparing for retirement places a profound economic and emotional strain on many who are in this position. A major life change occurs along with key concerns such as: Who will care for them when I'm gone? What will happen if I become sick or disabled? I live in a senior housing unit; can my grandchildren stay with me? Can I get transportation so Jimmy can get to his dentist appointment?

September 2002, Claudia served as representative for the state of Maryland in

Clinton, Tennessee at the farm of *Roots* author, Alex Haley. Kinship caregivers from 25 states came together for respite support, and to strategize at leadership training. Mary Bissell, who is the chief attorney of the organization, staffed this symposium sponsored by the Children's Defense Fund headed by noted child advocate, Marion Wright Edelman. Claudia is currently an Outreach and Training Specialist at Legal Aid.

"I would like to say to those out there who think the trials and tribulations will never end, there is light at the end of the tunnel; I'm standing in that light right now. My strong spiritual beliefs have helped me through the journey. A lot of caregivers have given up hope; they believe that there are no resources, no information. I'm telling you that there is hope, dig deep, seek and you will find the information needed to aid you in your journey of providing care for yourself and your grandchildren," Claudia advises.

If you are in need of resources or other help contact CARE at 410/396-2273.

Time Capsule

Mayor Martin O'Malley with the Waxter Senior center "Sacred Singers" during the snow Acknowledgement Appreciation Event.





Ages on Stages performing at the Hatton Center



Officer Gerry Heid and the Oliver Senior center seniors during Senior Safety Day.

Congressman Woman Agnes Welch at the Waxter Senior Center during Mayor O'Malley's Snow Acknowledgement Appreciation event.



Retirement Education

Ilene Lewandowski Senior Training Specialist

Spring Fever

Spring has begun and many of you look forward to the



start of a new and fresh season. **CAUTION** the sound of birds chirping, the smell of fresh air and the sight of new buds on plants and trees will cause you to catch *spring fever*.

One of the symptoms of *spring fever* is a high energy feeling. You can use your new found energy by becoming involved as an advocate for senior and care giving issues. Look around you, talk to your family, friends and neighbors and decide how you can help. What issue is important to you and your well being? Do you have transportation problems? How about long-term care issues? Are you caring for a loved one and need help and resources to get this job done? Have you waited for months to hear if your loved one is eligible for the Medicaid Home and Community Based Waiver for Older Adults? If so, maybe the time has come for you to stop waiting and get involved in advocating for better systems.

Become an advocate. Communicate with your legislative representatives and let them know of your concerns. Make them aware how important these issues are to you and your family. They are your representatives. They need to hear from you about these issues, so that they can vote accordingly.

Contact the Commission on Aging and Retirement Education (CARE) at (410)-396-4932 if you are interested in being part of a legislative telephone or email tree. Your name will be added to CARE's Advocates list. Now is the time for you to make a commitment and become involved. The remedy for spring fever is to start fresh and new by becoming involved!



Brand and Generic Medications: Are They the Same?

The difference between the two isn't much.

Besides the name and often the costly price, generic medications are very cost effective. In order for a brand-name medication to have a generic available, it has to be: proven to be safe, effective at treating the intended condition and can be manufactured consistently from batch to batch. That means that it has to have the same active ingredient, strength, absorption and effect through the body.



How does a generic medication come about? Generic drugs must contain an identical amount of active ingredients in the identical dosage as their brand-name counterparts. The generic drug must deliver the same amount of active ingredients into a patient's bloodstream within the same time frame as the original drug. The only real difference between brand-name and generic drugs tends to be the inactive ingredients that have no medicinal value. These include fillers, coloring and flavoring, which may explain why generics may differ in the size or shape.

Why are brand medications more expensive than generic medications?

Manufacturers must come up with the cost for researching and developing the drug, a process that can cost hundreds of millions of dollars. Therefore, the new chemical formula is first synthesized in the lab; then the company is

issued a patent that lasts 17 years. During that time, no other drug manufacturer can market a generic equivalent of that drug. Once the patent ends, other pharmaceutical companies are free to manufacture and market the drug under another name (usually the chemical name), subject to FDA approval.

When should you ask your doctor for the generic?

If a generic is available, then ask for the generic. Now, that means we may need to remind our physician at times. Remember that of all the medications, about ½ of them have generics. So, about half the time a generic is available.

Most insurances will reward you with lower co-pays if you get the generic medication.

Should you always take a generic?

Not necessarily, because at times it is dangerous to switch from a generic product if you have been taking a name-brand product. Switching is usually safe but there are exceptions. That's why it is very important to consult

your doctor prior to changing from brand-name to generic. Some drugs, both brand-name and generic, have what is known as a "Narrow Therapeutic Index (NTI)." That means the drug can produce toxic side effects or loss of disease control if it is absorbed or released at even the slightest changes in doses, whether too high or too low. This is why many pharmacists are unwilling to substitute generic products for drugs with NTI.

Here are some examples:

Brand name Generic name

Premarin Conjugated estrogen

Dilantin Pheytoin

Tegretol Carbamazepine
Theo-dur Theophylline
Sandimmune or Neoral Cyclosporine



Mikulski Introduces Senate Amendment:

To Help Alleviate Financial Stress on Family Caregivers

Senator Barbara Milkulski introduced an amendment in March to the Budget Resolution that would help ease the financial burden on families caring for a loved one with special needs.

The Family Caregivers Tax Credit amendment (S.AMDT.349) would give a tax credit of up to \$5,000 for family caregivers or those needing care that have care giving expenses. The amendment failed by a vote of 45-54. Senator Mikulski plans to introduce legislation in the Senate in the coming months to establish the Family Caregivers Tax Credit.

"Family caregivers face many demands", said Senator Mikulski. "They face emotional, physical, and financial stresses. They face high costs for medications home health care, adult day care, medical equipment, and medical bills from care specialists. Family caregivers are the backbone of the long term care system in this country and they need to be a priority in the federal law books and the tax code."

People with recurring conditions or people caring for those with recurring conditions would qualify for the tax credit. The tax credit would help pay for prescription drugs, medical bills, home health care, custodial care, adult day care, respite care, transportation to chronic care or medical facilities, and specialized therapy.

Several Local and national organizations backed this legislation including Easter Seals, National Family and Caregivers Association, National Health Council, the Arc of the United States and Cystic Fibrosis Foundation.

Information was taken from the press release dated March 21, 2003. Visit mikulski.senate.gov for more information.

Celebration of Citizenship



On December 15, 2002, 97 year old Russian immigrant, Sara Shapiro, along with several Russian immigrants, was awarded her U.S. Citizenship Certificate during Citizenship day. The audience gave Sara an exceptionally

warm welcome, as she received her certificate. Sara was granted permission to take the citizenship test in her native language, but she refused and passed the exam in English. The volunteer, who accompanied her to the test, shared with audience how the INS officer was amazed of Sara's strong determination, willpower and pride.

It is crucial for immigrants 65 and older who arrived in the United States after August, 1996 become U.S. citizens within seven years. Immigrants will lose all of their federal benefits if citizenship is not obtained within the seven year time frame.

For further information contact Svetlana
Kudryasheva of the Commission on Aging
and Retirement Education (CARE)
410-396-4932



Congressman Ben Cardin speaks during CARE's Health Insurance forum at the Waxter Senior Center

BenefitsCheckUp:

Helping Seniors Find Benefits They Might Have Missed



Many seniors use the Internet for playing games, e-mailing a grandchild, researching family history, or checking the weather. But it can also be a powerful tool for tracking down important information. For example, more than 750,000 older Americans

have already discovered federal and state program benefits they may know nothing about, thanks to the power of the Internet.

BenefitsCheckUp is the first-of-its kind, webbased service designed to help seniors, their families and caregivers find the right benefits programs to meet their needs. The www.BenefitsCheckUp.org web site contains a fast, free and confidential screening tool to determine eligibility for nearly 1,000 unique federal, state, and local programs, and provides detailed instructions on how to apply for them.

According to James Firman, president and CEO of The National Council on the Aging (NCOA), "thousands of older Americans now have access to federal, state and pharmacy discount programs they may not even be aware of. For example, of those who have completed the Benefits Checkup questionnaire since June 2001, 26 percent were eligible for, but not receiving, food stamps. And, 17 percent qualified for, but were not receiving Medicaid benefits. Nearly 7 percent of this group could get Supplemental Security Income if they applied for it."

The National Council on the Aging is working with CARE and several community-based organizations to inform senior citizens and their caregivers about this unique service. If you do not have access to a computer or need help completing the Benefits Checkup questionnaire, please contact the **Senior Network of North**

Baltimore Senior Citizen Center at **410-323-7131** for assistance.

BenefitsCheckUp includes a database of approximately 1,000 federal and state programs available to help older persons. The service asks for a user's age, income and zip code, but not one's name, Social Security number or other information that could identify the user. After completing the questionnaire, users get a list of potential benefits, with details about eligibility, where to find local offices, and the records needed to apply for benefits. Seniors may qualify for financial assistance, educational opportunities, employment programs, health care, home energy assistance, housing assistance; in-home services, legal services, nutrition programs, prescription drug assistance, and volunteer opportunities.

Visit the web site at www.BenefitsCheckUp.org or use the AOL keyword: *Benefits Checkup* to learn what benefits you qualify for. Have your personal Benefits Checkup completed today!

Scott Parkin is Vice President of Communication for the National Council on the Aging (NCOA)

Attention:



Beth Steel Retirees

If you are losing your losing your health insurance benefits and in need of counseling, contact the **Senior Health Insurance Program SHIP** 410-396-2273.

Focus on Health

Nutrition Corner

Rona Martiyan, MS, RD, LD

Make a Difference in a Child's Life

Recent reports on TV and in the newspaper have cited the rapid increase of childhood obesity in the United States. The number of children classified as overweight has doubled in the past 20

years. The prevalence of overweight in teens has nearly tripled in the past 20 years. This epidemic is a concern because of the many health conditions that are associated with overweight, such as high blood pressure, high cholesterol levels, psychological problems, abnormal growth patterns and diabetes. Excess weight in childhood and adolescence predicts overweight as adults.

Inactivity is one of the main concerns for this problem. Over half of our young people do not get vigorous exercise on a regular basis. Television and computer/video

games have become a common part of their daily routine. Another culprit is the diet of young people. The majority of their snacks eaten are cookies, desserts, potato chips, salty snacks, candy and gum. Few of these snacks are fruits and even less are vegetables. American children for the most part do not get their recommended 5 servings of fruits and vegetables daily. Children are becoming independent, relying on fast food or prepared meals using the microwave. Soft drinks are the number one drink of choice for most children.

You as a grandparent, great-grandparent or friend can make a difference in a child's life. We are finding more grandparents taking an active role in their grandchildren's lives. Here are some ways you can help:

- Encourage the child to practice good habits of diet and exercise and minimize the weight issue.
- Offer support and acceptance for all sizes.
 Focus on the positive attributes of the child, not on their weight. Poor self-esteem is one of the underlying issues for children with weight problems.
 - Encourage them to do some physical activity instead of watching TV or playing video games. Make a date to take them to a local park or encourage them to participate in a group sport and then go watch them play.
 - Provide healthy food and snacks for them. Don't think that "grandma's cookie jar" is the thing that attracts them to visit; it's the time that you spend with them that is important.

Share with these children your wealth of knowledge about the

healthy food you eat. Spend time with them and share experiences. It's sometimes easier for a child or teen to accept suggestions for change from you than from their parents.

You are a great resource, share your expertise.



Time to Start Anew

Felicia French

I hope you all enjoy a wonderful spring season. Now that you're beginning to put away those winter clothes, here are several volunteer opportunities for you to broaden your horizons and give back to the community.

Maryland Science Center 601 Light Street Baltimore, Maryland 21230-3812 410/685-2370

Kids Room Assistant: Facilitate young children's learning about scientific concepts through the center's programs. Help maintain the room, greet visitors as they assist with repairs and activity set up. This position requires standing and moving throughout the room.

Contact: Stacey Prinzing

IMAX Usher: Assist visitors into the IMAX Theater, collect tickets at the entrance, seat groups of disabled, school and special event groups, observe audience during the show and clean and maintain theater area.

Contact: Jennifer Anderson

Spacelink Assistant: Interact with the public by encouraging them to try different aspects of the exhibits and answer their questions, provide explanations of the interactive exhibits, activities in the discovery boxes, assist Spacelink staff with presenting scripted public programs.

Contact: Flavio Mendez

Bus Greeter: (School Year Only) Informing students and chaperones of the guidelines to follow while visiting the museum, give brief description of current exhibits to see while in the building, direct groups to line up for scheduled events, programs or movies, directing the teacher in charge to check in point for school groups. Volunteers are needed on Wednesday, Thursday and Friday.

Contact: Kelly L. Hawkins

Greeter/Information Guide: Greet visitors as they enter the exhibit area and answer questions, explain how to operate the interactive exhibits, assist with the overall operation of the museum by filling in where necessary, visually inspect for malfunctioning exhibits and/or housekeeping needs as well as notifying manager.

Contact: Kelly L. Hawkins

All volunteers are required to work a 4-hour shift at least 2 days out of the week. The week does include Saturday and Sunday. Parking is provided for all volunteer staff and a 10% discount is offered on lunch in our Café and Science Center Store.

As always, CARE has volunteer opportunities at it's senior centers, Eating Together Program and with its administrative offices. For more information, contact Felicia French at 410/396-4932.

Good News!

Coming soonSeniors Farmers Market Nutrition Program for Adults 60+

The Seniors Farmers
Market provides
coupons to lowincome seniors
for fresh nutritious
locally grown
fruits, vegetables,
and herbs. Area farmers benefit because the Program brings
additional customers to their markets. Visit
any one of the approved local distributors
throughout metropolitan Baltimore.
For more information contact CARE
410-396-2273.

Calendar of



Senior Forum

Sponsored by Sheila Dixon,
Baltimore City Council President
The Waxter Center
1000 Cathedral Street
Baltimore, MD
Wednesday, April 23, 2003
12:15 PM – 2:15 PM

For information call: 410-545-3896

Law Day for Seniors

Presented by the Bar Association of Baltimore City Legal Services to the Elderly Program. Saturday, April 26, 2003, 8:00 a.m. – 2:00 p.m. District court 5800 Wabash Avenue Baltimore, MD. 21215 All Baltimore City senior citizens, their families, and their caregivers are welcome. Admission is free – space is limited free onsite Parking – Handicapped Accessible call 1-877-926-8300 for reservations and more information.

May 2003 is Older Americans Month

This year's theme: "What We Do Makes A Difference." Contact your local senior centers regarding Older Americans Month events.

Save the Date!

Join the U.S. Environmental Protection Agency at a Public Listening Session to shape a *National Agenda of the Environment and the Aging*. Wednesday, May 7, 2003 1:30 p.m. – 3:30 p.m. University of Maryland Baltimore School of Nursing Auditorium 655 West Lombard Street (at Penn Street) Baltimore, Maryland.

To register: http://www.epa.gov/aging or call 1-866-EPA-AGED (372-2433)

Cosponsored by the University of Maryland Baltimore School of Medicine and Center for Research on Aging

The University of Maryland School of Nursing and CARE

Commission on Aging & Retirement Education (CARE)

Senior Programs at the Pratt Library

For many of Baltimore's senior citizens, the Enoch Pratt Free Library is an old friend. They remember participating in summer reading



programs at the library as youngsters, using the Pratt's resources as teens to work on school reports, and looking for recreational reading as adults. Many have continued

this cycle of participation through their children and now their grandchildren. The Pratt is now pleased to be able to reconnect seniors to the Pratt and to help them relive memories of Baltimore through the library's **Senior Programs at the Pratt Library**.

With generous funding from the Harry and Jeanette Weinberg Foundation, the Pratt offers adventures at its Central Library for senior groups from all over the city. Each session includes an interesting program presented by Pratt staff members, lunch, and "goodie bags" for participants to take home with them. Past participants include groups from the Oliver Senior Center, Bolton North Apartments, lvy Family League, Zion Towers, and the Joseph Center. Organizations are served on a first-come, first-served basis, and all of the programs are free.

Program topics have included a historical view of Baltimore, genealogy research sources at the Pratt, information about antiques and collectables, storytellers, and other trips down memory lane. Many programs include a tour of the library, and the Pratt can even help senior organizations with transportation costs if needed.

If your group is interested in learning more about **Senior Programs at the Pratt Library**, please contact Theresa Edmonds at 410/396-5494.

Senior Center News

Hatton Center Continues Baltimore Tradition

Hatton Senior Center Director, Elaine Hall, recognizes the painted screens featured in the windows of the center are a valuable part of Baltimore's heritage. The scenic screens have adorned the Hatton Center since its opening in mid 1980. She set out to find a screen painter that offered the expertise on the preservation of painted screens. Elaine had the good fortune to find Tom Lipka, one of the original artists who painted a scene of the Canton Market on the screen featured on the Fait Avenue side of the Center.

Mr. Lipka was eager to offer his assistance and kindly volunteered his time and talent to personally clean and apply a preservative to the screens to protect them from sunlight and other damage. Hatton Senior Center seniors applaud Tom's generosity.

Mr. Lipka taught a two-part screen painting class at the Hatton Senior Center March 1st during the month of March. To learn more about painted screens, visit Tom Lipka's web site at http://mywebpage.netscape.com/screenpainter/index/html.



Rebecca Brock-Iverson Celebrating 101 years

It's hard to believe this attractive lively petite woman recently celebrated her 101st birthday on January 10, 2003. She remains independent and chooses to live alone. "The Lord is good to me, reflects Mrs. Iverson, I am able to take care of myself. I didn't wait



until I got old to ask the Lord to make my last days my best days; he blessed me." Last year she was featured in national and local magazines as she celebrated her 100th birthday in Disneyland where she served together with Mickey Mouse as Grand Marshall. The trip was a gift from her Wayland Baptist Church family where she is "the Mother of the church." Mayor O'Malley sent citations in honor of her 100th and 101st birthdays.

Mrs. Brock-Iverson enjoys church fellowship, quilting, and spending time with her family. When asked, what does she attribute to her long life? She reflects, "I've always been free hearted, when you give it away (money, love, etc.) you'll get it back double."

Mrs. Brock-Iverson was a member of the Waxter senior center for many years where she enjoyed the singing of staff member Mary Collins. CARE would like to acknowledge the life of Mrs. Rebecca Brock-Iverson as she celebrates 101 years.

Belinda Merritt

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City of Baltimore Martin O'Malley, Mayor

Commission on Aging and Retirement Education

Dr. Joseph A. Mead Jr., Chair John P. Stewart, Executive Director

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Lisa Veale, Senior Editor Belinda Merritt, Editor

Photos courtesy of Butch Murphy, Elaine Hall, Jay Baker and Belinda Merritt

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